

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karen Ferke Gatens
Debtor

Case No. 15-00778-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db +Karen Ferke Gatens, 123 Church St., Moscow, PA 18444-9035
4611367 Advanced Imaging Specialists, 1000 Meade Street, Medical Plaza, Medical Plaza,
Dunmore, Pennsylvania 18512
4611370 Computer Credit, Inc., Claim Dept. 82690, 640 W. Fourth St., P.O. Box 5238,
Winston-Salem, North Carolina 27113-5238
4611371 +G & S Containers Inc., Rear 457 N. Main St., PO Box 249, Moscow, PA 18444-0249
4611372 Geisinger Community Medical Center, P.O. Box 824530, Philadelphia Pa 19182-4530
4611373 +Geisinger Health System, 100 North Academy Ave., Danville, Pennsylvania 17822-0001
4611374 +KML Law Group, P.C. (Suite 5000, BNY Mel, Suite 5000, BNY Mellon Independence Ctr.,
701 Market St., Philadelphia, Pennsylvania 19106-1538
4611375 +MED REV Recoveries, Inc., 100 Metropolitan Park Dr #100, Liverpool, NY 13088-5842
4611376 +Medical Data Systems, 2001 9th Ave., Ste. 3, Vero Beach, Florida 32960-6413
4611377 +Moscow Sewer Authority, P.O. Box 525, 309 Market St., Moscow, Pennsylvania 18444-0525
4611379 +Moses Taylor Hospital, 700 Quincy Ave., Attn: Justin Davis, CEO,
Scranton, Pennsylvania 18510-1798
4611378 +Moses Taylor Hospital, Box 1270, Scranton, Pennsylvania 18501-1270
4611382 +Scranton Orthopaedic Specialists, PC, 334 Main Street,
Dickson City, Pennsylvania 18519-1769

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4611368 +EDI: CAPITALONE.COM Jun 10 2020 23:43:00 Capital One, P.O Box 30285,
Salt Lake City, Utah 84130-0285
4641959 +EDI: BASSASSOC.COM Jun 10 2020 23:43:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
4897287 +E-mail/Text: jennifer.chacon@spservicing.com Jun 10 2020 19:47:13
Deutsche Bank National Trust Company as Trustee, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250, Deutsche Bank National Trust Company as,
c/o Select Portfolio Servicing, Inc. 84165-0250
4897286 +E-mail/Text: jennifer.chacon@spservicing.com Jun 10 2020 19:47:13
Deutsche Bank National Trust Company as Trustee, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
4665490 +EDI: JPMORGANCHASE Jun 10 2020 23:43:00 Deutsche Bank National Trust Company, as Trustee,,
c/o JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4611369 EDI: JPMORGANCHASE Jun 10 2020 23:43:00 Chase Home Finance, 3415 Vision Dr.,
Attn: Bankruptcy Dept., Columbus, Ohio 43224
4611380 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 10 2020 19:46:47 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496
4633925 E-mail/Text: blegal@phfa.org Jun 10 2020 19:46:50 PHFA/HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105
4611381 +E-mail/Text: blegal@phfa.org Jun 10 2020 19:46:50 PHFA, 2101 N. Front St.,
P.O. Box 15530, Harrisburg, Pennsylvania 17105-5530
4626768 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 10 2020 19:46:47
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK N.A.
4648028* +G&S Containers Inc, Rear 457 N. Main St., PO Box 249, Moscow, PA 18444-0249
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Jada S Greenhowe on behalf of Defendant PHFA/HEMP JGREENHOWE@PHFA.ORG
Jonathan Wilkes Chatham on behalf of Creditor PA Dept of Revenue
RA-occbankruptcy7@state.pa.us, RA-occbankruptcy6@state.pa.us
Joshua I Goldman on behalf of Creditor Deutsche Bank National Trust Company
josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company as Trustee
for the New Century Home Equity Loan Trust, Series 2003-B, Asset Backed Pass-Through
Certificates, Series 2003-B mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor Deutsche Bank National Trust Company
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
Tullio DeLuca on behalf of Plaintiff Karen Ferke Gatens tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 1 Karen Ferke Gatens tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Karen Ferke Gatens**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:15-bk-00778-RNO

Social Security number or ITIN xxx-xx-8429
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

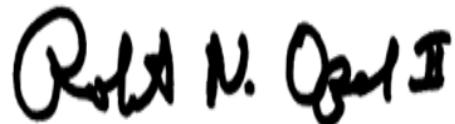
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen Ferke Gatens
aka Karen Elizabeth Ferke Gatens, aka Karen F. Gatens,
aka Karen Gatens, dba Sentag Construction

By the
court:

6/10/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.